

15 Ways to Increase Your Earnings

From the Qur'ān and Sunnah

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الْمَالُ وَالْبَنُونَ زِينَةُ الْحَيَاةِ الدُّنْيَا وَالْبَاقِيَةُ الصَّالِحَةُ
خَيْرٌ عِنْدَ رَبِّكَ ثَوَابًا وَخَيْرًا أَمَلًا

Wealth and children are the adornments of the life of this world; but the permanent righteous deeds are better in your Lord's Sight (to attain) rewards, and better in respect of hope.

Sūrah *al-Kahf*, verse 46

How admirable is pure money for a pious man!

Prophetic ḥadīth

The money that a true believer needs to support himself with is comparable to the donkey that he rides, and the carpet that he sits on - nay, rather the toilet that he relieves himself in - for he has a need for these things, but they do not occupy a status (in his heart)...

Shaykh al-Islām Ibn Taymiyyah

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Transliteration Table

Consonants,

ء	ا	د	d	ض	ḍ	ك	k
ب	b	ذ	dh	ط	ṭ	ل	l
ت	t	ر	r	ظ	ẓ	م	m
ث	th	ز	z	ع	ʿ	ن	n
ج	j	س	s	غ	gh	ه	h
ح	ḥ	ش	sh	ف	f	و	w
خ	kh	ص	ṣ	ق	q	ي	y

Vowels, diphthongs, etc.

Short:	اَ	a	يَ	i	وَ	u
Long:	اَ	ā	يَ	ī	وَ	ū
diphthongs:			اَیَ	ay	اَؤَ	aw

I would like to take this opportunity to express my thanks to my wife Umm Ammaar. She has always been a constant source of motivation throughout the wonderful years that we have been together. Without her patience, dedication and encouragement, this book may never have been written.

Finally, true success is with Allāh alone.

Abu Ammaar

Al-Madīnah al-Nabawiyyah - The City of the Prophet (ﷺ)

16th Dhul-Qa'dah, 1422 A.H.; 30th January, 2002 C.E.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Wealth: An Introduction

Allāh created man for the sole purpose of worshipping Him.
As He said,

وَمَا

خَلَقْتُ الْجِنَّ وَالْإِنْسَ إِلَّا لِيَعْبُدُونِ ﴿٥١﴾ مَا أُرِيدُ مِنْهُمْ مِنْ رِزْقٍ
وَمَا أُرِيدُ أَنْ يُطْعَمُوا ﴿٥٢﴾ إِنَّ اللَّهَ هُوَ الرَّزَّاقُ ذُو الْقُوَّةِ الْمَتِينُ

“And I have not created man and *jinn* (for any other purpose) except to worship Me. I do not need any *rizq* (sustenance) from them, nor do I want that they should feed Me! Verily, Allāh is the only One who is *al-Razzāq* (the Giver and Provider of all Wealth and Sustenance), the Owner of Power, the Most Strong!” [Sūrah *al-Dhāriyāt*, 56-58]

In another verse, the Prophet (ﷺ) was told,

فَاصْبِرْ عَلَىٰ

مَا يَقُولُونَ وَسَبِّحْ بِحَمْدِ رَبِّكَ قَبْلَ طُلُوعِ الشَّمْسِ وَقَبْلَ غُرُوبِهَا
وَمِنْ أَنَاءِ اللَّيْلِ فَسَبِّحْ وَأَطْرَافَ النَّهَارِ لَعَلَّكَ تَرْضَىٰ ﴿١٣٠﴾ وَلَا
تَمُدَّنَّ عَيْنَيْكَ إِلَىٰ مَا مَتَّعْتَهُمْ فِيهِ ۖ أَرْزَوْا مِنْهُمْ زَهْرَةَ الْحَيَاةِ الدُّنْيَا
لِنَفْتِنَهُمْ فِيهِ ۚ وَرِزْقُ رَبِّكَ خَيْرٌ وَأَبْقَىٰ ﴿١٣١﴾ وَأْمُرْ أَهْلَكَ بِالصَّلَاةِ
وَأَصْطِرْ عَلَيْهِمْ لَا نَسْأَلُكَ رِزْقًا ۚ نَحْنُ نَزِقُكَ وَالْعَاقِبَةُ لِلنَّقَوَىٰ

“So bear patiently what they say, and glorify the praises of your Lord before the rising of the sun, and before its setting ... We do not ask you for provision (i.e., to give Us something); (rather) We provide it for you. And the good end (i.e., Paradise) is for those that are conscious (of Allāh).” [Sūrah *Tā Hā*, 130-132]

In these verses, Allāh informs us that the purpose of life is to worship Allāh, and Allāh alone. Also, He reminds us that He is not in need of provision (*rizq*) from His creation – rather, He is the One Who supplies a determined provision (*rizq*), thereby providing for the needs of mankind. We find herein an indication that the One Who provides wealth does so for a purpose, and that purpose is to aid us in worshipping Him. In both of the above verses, Allāh combines mention of the concept of worship with assurance of provision from Himself. Thus, the following can be deduced:

- The purpose of creation is to worship Allāh.
- One of the primary distractions from the obligation of worship is the seeking of sustenance. Many of mankind falsely assume that compromising acts of worship so as to increase efforts in seeking earnings will increase a person's wealth (*rizq*).
- Therefore, Allāh assures mankind of their *rizq*, and promises that if they are faithful to Allāh and worship Him alone, He will provide their sustenance and wealth with ease and blessings.
- Allāh does not, however, benefit in any way from mankind — either from our wealth or from our actions. Rather, it is mankind that benefits from the generosity of Allāh, whereas Allāh does not profit in the slightest from His creation.

Wealth, along with all other blessings, is from Allāh. This is mentioned clearly in the Qur'an, and the two above-quoted verses proclaim this fact. In another verse, Allāh comforts the believers,

وَأِنْ خِفْتُمْ عَيْلَةً فَسَوْفَ يُغْنِيكُمْ اللَّهُ مِنْ فَضْلِهِ إِنَّ
شَاءَ إِنَّ اللَّهَ عَلِيمٌ حَكِيمٌ ﴿٢٨﴾

“... and if you fear poverty, then Allāh will enrich you, if He wills, out of His Bounty. Surely, Allāh is All-Knowing, All-Wise.” [Sūrah *al-Tawbah*, 28]

Allāh is described in one prayer in the Qur'an as:

وَتَرْزُقُ مَنْ تَشَاءُ بِغَيْرِ حِسَابٍ

“... and You give wealth (and sustenance) to whom You will, without limit.” [Sūrah *Āl-'Imrān*, 27]

Indeed,

اللَّهُ لَطِيفٌ بِعِبَادِهِ يَرْزُقُ مَنْ يَشَاءُ وَهُوَ الْقَوِيُّ الْعَزِيزُ

“Allāh is very Gracious and Kind to His slaves. He gives provisions to whom He wills. And He is the All-Strong, the All-Mighty.” [Sūrah *al-Shūra*, 19]

The faithful and wise will recall the source of their sustenance (*rizq*), as Allāh commands,

يَا أَيُّهَا النَّاسُ اذْكُرُوا نِعْمَتَ اللَّهِ عَلَيْكُمْ هَلْ مِنْ خَلْقٍ غَيْرِ اللَّهِ يَرْزُقُكُمْ
مِنَ السَّمَاءِ وَالْأَرْضِ

“O Mankind! Remember the Grace of Allāh upon you! Is there any creator other than Allāh who provides for you from the sky and the earth?” [Sūrah *Fāṭir*, 3]

So all creatures, great or small, rely upon Allāh for their *rizq*:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا
وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُبِينٍ ﴿٦﴾

“And there is no living creature on earth except that its provision (*rizq*) is upon Allāh, and He knows its dwelling place and its resting place. All is in a Clear Book (i.e., *Al-Lawh-Al Mahfūz*).” [Sūrah *Hūd*, 6]

Not only is the *rizq* that a person will earn written on the *Lawh al-Mahfuz*,⁴ it is also written when a person is in the womb of his or her mother. The Prophet (ﷺ) stated, while describing the process of conception,

“...then the angel comes to it (the embryo), and writes down the length of his life, his deeds, (the amount) of his sustenance, and whether he will be wretched or happy (in the Hereafter).”⁵

So all of a person’s wealth has been pre-destined for him (or her) before even being born. No matter what he or she does, it will not be possible to increase or decrease this amount – that which has been pre-destined will come, that which has not, will not.

The Blessings of Wealth

In many verses in the Qur’an, Allāh commands the believers to enjoy the material blessings which He has provided for them. Allāh states:

كُلُوا وَاشْرَبُوا مِنْ رِزْقِ اللَّهِ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ

“Eat and drink of that which Allāh has provided and do not act corruptly, making mischief on the earth.” [Sūrah al-Baqarah, 60]

Allāh reminds mankind that He is the One Who provides them with their every need:

وَاذْكُرُوا إِذْ أَنْتُمْ قَلِيلٌ مُسْتَضْعَفُونَ فِي الْأَرْضِ تَخَافُونَ
أَنْ يَخْطِفَكُمْ النَّاسُ فَعَاوَنَكُمْ وَأَيَّدَكُمْ بِبَصَرِهِ وَرَزَقَكُمْ
مِنَ الطَّيِّبَاتِ لَعَلَّكُمْ تَشْكُرُونَ

⁴ The *Lawh al-Mahfuz* is a Tablet in which Allāh has written all that will occur from the time of creation until the Day of Judgement.

⁵ Reported by al-Bukhāri (6/303) and others.

“And remember when you were few and were reckoned weak in the land, and were afraid that men might kidnap you, but He provided a safe place for you, strengthened you with His Help, and provided you with good things so that you might be grateful.” [Sūrah al-Anfāl, 26]

Allāh states that it is He,

الَّذِي جَعَلَ لَكُمُ
الْأَرْضَ فِرَاشًا وَالسَّمَاءَ بِنَاءً وَأَنْزَلَ مِنَ السَّمَاءِ مَاءً فَأَخْرَجَ
بِهِ مِنَ الثَّمَرَاتِ رِزْقًا لَكُمْ فَلَا تَجْعَلُوا لِلَّهِ أَندَادًا وَأَنْتُمْ
تَعْلَمُونَ

“...who has made the earth a resting place for you, and the sky as a canopy, and sent down rain from the sky and brought forth therewith fruits as a provision for you. Then do not set up rivals unto Allāh (in worship) while you know (that He alone has the right to be worshipped).” [Sūrah al-Baqarah, 22]

If a person recognises this, then he should worship only Allāh:

يَا أَيُّهَا الَّذِينَ آمَنُوا كُلُوا مِن طَيِّبَاتِ مَا رَزَقْنَاكُمْ
وَأَشْكُرُوا لِلَّهِ إِنْ كُنْتُمْ إِيَّاهُ تَعْبُدُونَ

“O you who believe! Eat of the lawful things that We have provided you with, and be grateful to Allāh, if it is indeed He Whom you worship.” [Sūrah al-Baqarah, 172]

So mankind is commanded to eat, drink and earn their sustenance from the pure and lawful means that Allāh has placed at their disposal. In the end, the blessings that we enjoy, being from Allāh, should incline us to gratitude, and inspire the faithful to greater heights in sincerity and in worship.